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Sep 11, 2003

DERWENT-ACC-NO: 2002-077372

DERWENT-WEEK: 200367

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TITLE: Electronic payment transaction authorization involves seeking online authorization for payment transaction by transmitting transaction card data and data of transaction value comprising gratuity and original amount

INVENTOR: NIELSEN, B J; O'DONNELL, H M

PATENT-ASSIGNEE:

ASSIGNEE

CODE

NEWT LTD

NEWTN

PRIORITY-DATA: 2000GB-0017044 (July 11, 2000)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
US 20030168509 A1	September 11, 2003		000	G06F017/60
GB 2360867 A	October 3, 2001		063	G06F017/60
<u>WO 200205223 A2</u>	January 17, 2002	E	000	G07F007/00
AU 200170787 A	January 21, 2002		000	G07F007/00
GB 2360867 B	July 24, 2002		000	G06F017/60

DESIGNATED-STATES: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

APPLICATION-DATA:

PUB-NO	APPL-DATE	APPL-NO	DESCRIPTOR
US20030168509A1	July 11, 2001	2001WO-GB03115	Cont of
US20030168509A1	January 9, 2003	2003US-0339420	
GB 2360867A	July 11, 2001	2001GB-0016957	
WO 200205223A2	July 11, 2001	2001WO-GB03115	
AU 200170787A	July 11, 2001	2001AU-0070787	
AU 200170787A		WO 200205223	Based on
GB 2360867B	July 11, 2001	2001GB-0016957	

INT-CL (IPC): G06 F 17/60; G07 F 7/00; G07 F 7/08; G07 F 7/10; G07 F 7/10

ABSTRACTED-PUB-NO: GB 2360867A

BASIC-ABSTRACT:

NOVELTY - Data about original amount of payment transaction is presented to customer to determine gratuity amount. Online authorization for the payment transaction is

sought by transmitting transaction card data and data of transaction value comprising gratuity and original amount. When the transaction has been authorized, receipt data confirming authorization of payment transaction at the transaction value, is provided to customer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Payment transaction apparatus;
- (b) System for implementing and authorizing payment transaction;
- (c) Method of authorizing concurrent payment transactions with an acquirer;
- (d) Apparatus for authorizing concurrent payment transaction with an acquirer

USE - For online authorization of electronic payment transactions.

ADVANTAGE - Offers improved security by obtaining authorization for total amount to be paid, comprising original amount and gratuity. Since transactions do not need to be recalled at the time of seeking authorization for total transaction amount, costs associated with developing, implementing and maintaining a polling system are reduced.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of process for obtaining authorization for electronic payment transaction.

ABSTRACTED-PUB-NO:

GB 2360867B

EQUIVALENT-ABSTRACTS:

NOVELTY - Data about original amount of payment transaction is presented to customer to determine gratuity amount. Online authorization for the payment transaction is sought by transmitting transaction card data and data of transaction value comprising gratuity and original amount. When the transaction has been authorized, receipt data confirming authorization of payment transaction at the transaction value, is provided to customer.

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CHOSEN-DRAWING: Dwg.4/13

TITLE-TERMS: ELECTRONIC PAY TRANSACTION AUTHORISE SEEKER AUTHORISE PAY TRANSACTION TRANSMIT TRANSACTION CARD DATA DATA TRANSACTION VALUE COMPRISE ORIGINAL AMOUNT

DERWENT-CLASS: T01 T05

EPI-CODES: T01-H01B3A; T01-H01C1; T01-H07C5E; T01-J05A1; T01-J05B2; T01-J12C;
T05-L01D; T05-L02;

SECONDARY-ACC-NO:

Non-CPI Secondary Accession Numbers: N2002-057157